

ALBERTA

Getting The Facts....



CAREER DEVELOPMENT
AND EMPLOYMENT
Immigration and Settlement

MAY 24 1989

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The material which follows covers general information about Alberta in areas of most frequent enquiry and provides referrals to subject sources. This publication is revised regularly and every effort is made to ensure the data included is current.

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CLIMATE

Alberta's climate is characterized by dry air and temperatures which are subject to great variations in relation to each of four distinct seasons. "Sunny Alberta" receives more hours of sunshine than any other province in Canada.

Most of Alberta's population is located between the 49th and 54th latitudes. When compared with central Europe, Calgary is situated close to the same latitude as Berlin and London, while Edmonton relates to Hamburg and Leeds.

Adapting to the Weather...

It could be argued that Albertans ignore climatic variations as much as they adapt to them. Central heating and air conditioning systems, and modern construction materials and methods, defy changes in the weather. Homes, office buildings and other work places are designed for maximum energy efficiency. Indoor shopping complexes allow customers to shop in comfort throughout the year. Motor vehicles are equipped to ensure efficient all-season operation. During spring, summer and autumn, light to medium weight clothing is worn. Appropriate outer wear such as heavy overcoats, scarves, hats, gloves and snow boots provide added warmth during winter.

Recreation...

Whatever the season, Albertans enjoy a wide variety of recreational activities. Alberta has the largest park area in Canada, including Banff, Jasper, Waterton and Wood Buffalo National Parks. Outdoor enthusiasts enjoy camping, hiking, golfing and boating during the spring, summer and autumn, while in the winter months cross-country and alpine skiing, skating and tobogganing are popular. The more adventurous may choose trophy fishing, white water rafting, big game hunting, and outings to explore vast regions of unspoiled wilderness. Swimming, tennis, squash, badminton and skating are available in indoor facilities. For those who participate in sports primarily as spectators, options include professional hockey, football, baseball and soccer.

Cultural Activities...

The summer season is a time for outdoor celebration with musical concerts in the park, experimental theatre, street markets, cultural heritage festivals and agricultural fairs. During late autumn, winter and early spring, interests include indoor activities such as the theatre, opera and symphony.

DRIVING IN ALBERTA

Anyone who drives a motor vehicle on a public road in Alberta must have a valid driver's license. A valid license from outside Alberta is acceptable for the first three months of residency. An application for an Alberta license should be made during that time. Requirements may include passing vision, knowledge and road tests and, in certain cases, providing medical reports. Non-Canadians holding a valid International Driver's License, issued outside Canada, may use their licenses in Alberta for twelve months.

To obtain additional information regarding the operation of motor vehicles in Alberta, contact:

Alberta Solicitor General
Motor Vehicles Division
10365 - 97 Street
Edmonton, Alberta
T5J 3W7
Telephone: (403) 427-7013

ACCOMMODATION

Albertans are able to select from a wide choice of high quality, affordable accommodation, either for rental or purchase. Single detached houses remain the largest category of housing in the province, supplemented by various styles and sizes of apartments and town houses in all price ranges.

Renting Accommodation...

While most rental units are unfurnished, apartments usually have a refrigerator and stove included. Most apartment buildings have a central laundry area where tenants have access to washer and dryer facilities. Single detached houses and town houses may or may not have major appliances included. Apartments, town houses and detached houses are ordinarily equipped with built-in cupboards in the kitchen and bathrooms, and with clothes closets in bedrooms.

Heat, electricity and water in town houses and detached houses are generally paid by the tenant in addition to rent. In most apartments, heat and water are included in the rent but charges for electricity, telephone and cable television are paid separately. Vehicle parking may be an extra charge.

The relationship between the landlord and tenant is governed by the Landlord and Tenant Act, and by rules that may be set out in a tenancy agreement. The tenancy agreement describes the terms of tenancy, including the rental rate and additional charges, furnishings included in the unit, rules regarding visitors, children, pets, sub-letting, utilities, maintenance and repair, and procedures and reasons for termination of the tenancy.

For additional details regarding tenant and landlord obligations, contact the Landlord and Tenancy Advisory Board at:

Musial Building
10237 - 98 Street
Edmonton, Alberta
T5J 0M7
Telephone: (403) 426-4951

or

Plaza Level, Municipal Building
800 Macleod Trail South East
Box 2100, Station M
Calgary, Alberta
T2P 2M5
Telephone: (403) 268-4656

Buying a Home...

Accommodation which may be purchased will ordinarily be a single detached home or a condominium. Condominium housing is an apartment or town house complex in which a residential unit is owned by the individual and other areas, including the land, are owned in common by all the unit owners.

Conventional mortgages are ordinarily offered by banks and trust companies. This type of mortgage is available for both new and re-sale homes. It is common practice to lend up to 75% of the property value. The repayment period of the mortgage is 25 years or less. The monthly payments, including principal, interest and taxes, should not exceed 30% of the buyer's income.

Persons interested in purchasing a home should contact a real estate company of their choice or:

Edmonton Real Estate Board
14220 - 112 Avenue
Edmonton, Alberta
T5J 2R4
Telephone: (403) 451-6666

or

Calgary Real Estate Board
840 - 6 Avenue S.W.
Calgary, Alberta
T2P 3E5
Telephone: (403) 263-0530

COST OF LIVING

Alberta offers an excellent standard of living. The following data provides an overview of income and consumer expenditure patterns, as well as house payments and property taxes for an average family living in Edmonton.

Average Family Income and Consumer Expenditures - 1988

Average Family Income Before Tax	\$40,908
Consumer Expenditures:	
Food	5,511
Housing	9,558
Clothing	2,599
Transportation	5,514
Health and Personal Care	1,566
Recreation, Reading and Education	2,869
Tobacco Products and Alcoholic Beverages	1,168
Other	1,161
Total Consumer Expenditures	<u>\$29,946</u>

Source: Family Expenditure in Canada, Selected Cities, 1986 (Catalogue 62-555)

Figures were updated to 1988 by Alberta Economic Development and Trade based on Statistics Canada Consumer Price Index for selected cities (1987/88)

House Payments and Property Taxes

Average Selling Price*, Edmonton West End, July 1988	\$89,000
Down payment	30,000
Mortgage @ 12% Amortized over 25 years	59,000
Principal and Interest Payments	7,306
Property Taxes	1,400
Annual Total	<u>\$ 8,706</u>

* The average price quoted is for a detached, three-bedroom single-storey home with one and a half bathrooms and a one-car garage. Excluding the garage and a full unfinished basement, the total area of the house is 111 sq. metres (1,200 sq. ft.), situated on a full-serviced 511 sq. metres (5,500 sq. ft.) lot. The exterior construction style may be brick, wood, aluminum siding, or stucco.

Source: Royal LePage - Survey of House Prices, October, 1988

HEALTH AND SOCIAL SERVICES

Alberta's health care, hospital and social services rank among the very best in the world. Services are provided by federal, provincial or municipal governments, or by private organizations. Legal residents may be eligible upon arrival or after a specified period of residence in Canada.

Health Services...

The Alberta Health Care Insurance Plan is a provincially operated compulsory plan, providing the following coverage to residents of Alberta:

- medically-required services of physicians and osteopaths, paid according to an approved schedule of fees;
- subject to certain limits, services performed by dental surgeons, chiropractors, podiatrists and optometrists;
- standard ward in-patient hospitalization and out-patient services at approved hospitals; and
- extended health benefits for Senior Citizens (65 years and over) and their dependents, and recipients of the Alberta Widows' Pension (widowed persons aged 55 to 64 years) and their dependents.

Legal residents of Canada are eligible for health care coverage on the date of arrival, if coming from outside Canada, providing registration takes place within three months of arrival.

Alberta Blue Cross non-group membership is available on an optional basis to residents. Coverage includes the differential for semi-private and private hospital ward care, ambulance services, prescribed drugs, appliances, home nursing care, naturopathic services, clinical psychological services and dental care needs resulting from accidental injury.

Rates...

Alberta Health Care Insurance Plan:

Single	Monthly \$18.00
Family	Monthly \$36.00

Alberta Blue Cross Non-Group Membership:

Single	Monthly \$ 8.60
Family	Monthly \$17.20

For more information and registration for the Alberta Health Care Insurance Plan and Alberta Blue Cross, contact the Alberta Health Insurance Plan office at:

10025 Jasper Avenue
Box 1360
Edmonton, Alberta
T5J 2N3
Telephone: (403) 427-1432

or

210, 407 - 8 Avenue S.W.
Calgary, Alberta
T2P 1E5
Telephone: (403) 297-6411

Dental Care...

This province does not have a government operated general insurance plan covering basic dental care, but a variety of dental insurance plans are available through private insurance companies.

Social Services...

The Province of Alberta provides financial assistance to those in need, rehabilitation and support services, child welfare, and community health programs. Eligibility for programs varies according to immigration status, length of residence and other criteria. For more information about provincially administered social services programs, contact the nearest district office of Alberta Social Services or Alberta Community and Occupational Health.

Day Care...

The percentage of Albertans (15 years of age and over) involved in the labour force in 1988 was the highest in Canada at 72.4%, and included a 63.9% female participation rate. Parents with young children are responsible for arranging the child care they deem appropriate for their children's needs.

Day care choices include nannies and other private arrangements, and licensed family day homes and day care centres. Licensed facilities must meet minimum standards relating to child ratios, accommodation, nutrition and equipment, as well as those standards applied by local zoning, health, fire, building and sanitation regulations.

For more information about day care, contact:

Alberta Social Services
Child Care Programs
11th Floor, Seventh Street Plaza
10030 - 107 Street
Edmonton, Alberta
T5J 3E4
Telephone: (403) 427-4477

Family Allowances...

The Family Allowances Plan is a federal program designed to supplement the income of Canadian families by providing monthly payments for children under 18 years who are resident in Canada and being maintained by their parents. To make application, at least one parent must be:

- a Canadian citizen;
- a permanent resident (landed immigrant); or
- a person admitted to Canada as a non-immigrant for a period greater than a year whose income during that time is subject to Canadian income tax.

For landed immigrants, benefits will start the month after the child's arrival in Canada. In the case of qualifying non-immigrants, payment will normally be made retroactively on completion of one year in Canada. Family Allowances are taxable under the provisions of the Federal Income Tax Act.

Old Age Security...

The Old Age Security Pension is a monthly benefit paid to all persons 65 years of age and over who have resided in Canada for at least 10 years. It is not necessary to be retired or a Canadian citizen in order to be eligible, but recipients must be legal residents of Canada. Persons who do not meet residence requirements for a full Old Age Security Pension may qualify for a partial pension. In addition to the Old Age Security Pension, a pensioner may be eligible for a Guaranteed Income Supplement, Spouse's Allowance or the Alberta Assured Income Plan.

Canada Pension Plan...

The Canada Pension Plan (C.P.P.) is a contributory social insurance program designed to provide citizens with a basic level of financial protection in the event of retirement, disability or death. With some exceptions, the plan covers every employed person between the ages of 18 and 70. Employee contributions to C.P.P. are deducted directly from the pay cheque. Every employer is required to match each employee's contribution. The Canada Pension Plan is portable from job to job and province to province in Canada, and benefits are payable anywhere in the world. The amount of benefit paid is based on the income against which contributions were made.

For complete information and application forms for Family Allowances, Old Age Security Pension, Guaranteed Income Supplement, Spouse's Allowance, Alberta Assured Income Plan and Canada Pension Plan, contact the Income Security Programs office located at:

Canada Place
9700 Jasper Avenue
Main Floor, Room M01
Edmonton, Alberta
T5J 4C2
Telephone: (403) 495-2630

or

101, 4708 - 50 Avenue
Red Deer, Alberta
T4N 4A1
Telephone: (403) 343-1344

or

Harry Hayes Building, 2nd Floor
220 - 4 Avenue S.E.
Calgary, Alberta
T2P 3C1
Telephone: (403) 292-5559

or

Deveta Place
100, 410 Stafford Drive South
Lethbridge, Alberta
T1J 2L2
Telephone: (403) 327-2155

EDUCATION

From kindergarten through post-secondary education, including apprenticeship training, vocational colleges, technical institutes and universities, the Alberta education system offers first class, comprehensive programs.

Basic Education...

All children between the ages of six and 16 are required to attend school, either in a non-denominational or a Roman Catholic system. Funding for these schools comes from property taxes and from revenues of the provincial government.

Some parents may prefer to send their children to private schools. In most cases, they will be required to pay some form of tuition. All private schools must be approved by Alberta Education.

The school year usually begins during the first week of September and finishes at the end of June, with breaks at Christmas and in the spring. The school week is Monday to Friday, with five and one-half hours of instruction per day plus time for recesses and lunch.

Children transferring to Alberta schools from other countries will be placed in a program suitable to their age and previous formal education. Parents are encouraged to meet with the school principal to discuss the enrolment and education of their children.

For more information regarding basic education, which covers kindergarten through Grade 12, contact:

Alberta Education
Communications Branch
2nd Floor West, Devonian Building
11160 Jasper Avenue
Edmonton, Alberta
T5K 0L2

Telephone: (403) 427-7219 (Public Information)

More specific information about the public (non-denominational) and Roman Catholic school systems may be obtained by contacting:

Edmonton Public Schools
Centre for Education
1 Kingsway Avenue
Edmonton, Alberta
T5H 4G9

Telephone: (403) 429-8000

Edmonton Catholic School District
9807 - 106 Street
Edmonton, Alberta
T5K 1C2

Telephone: (403) 441-6000

Calgary Board of Education
Public Schools
Education Centre Building
515 Macleod Trail S.E.
Calgary, Alberta
T2G 2L9

Telephone: (403) 294-8211

Calgary Catholic Board of Education
300 - 6 Avenue S.E.
Calgary, Alberta
T2G 0G5

Telephone: (403) 298-1411

Other communities in the province will have comparable organizations listed in their telephone directory.

Advanced Education...

A wide range of high-quality post-secondary educational options are offered by both public and private institutions.

The University of Alberta in Edmonton and the University of Calgary offer degree programs at the baccalaureate, master and doctorate levels, including professional studies in areas such as education, medicine, law and dentistry. The University of Lethbridge specializes in undergraduate degree programs, as well as one and two year professional transfer programs. Athabasca University delivers home study courses leading to a baccalaureate degree in a number of programs.

The Northern Alberta Institute of Technology (NAIT) in Edmonton, the Southern Alberta Institute of Technology (SAIT) in Calgary, and the Westerra Institute of Technology in Stony Plain offer one year certificate and two year diploma programs in technical, industrial, business, and vocational areas.

The Alberta College of Art offers programs up to four years in length in fine arts, crafts and visual communications. The Banff Centre is a world-renowned residential centre for further education in the visual and performing arts, management studies, cultural resources management, and environmental studies.

Colleges in communities throughout the province offer various programs, including general and further education courses, and apprenticeship training in over 50 designated trades in Alberta.

English as a Second Language...

A number of educational institutions and agencies offer courses in English as a Second Language (ESL). Classes are offered on a full-time or part-time basis. Some ESL schools may charge a fee. To obtain information about where English courses may be taken, newcomers may contact a Canada Employment Centre, or telephone (403) 424-3545 in Edmonton or (403) 262-2656 in Calgary.

The publication "It's About Time...To Start Thinking About Your Future," which outlines the post-secondary programs available in Alberta, may be obtained by contacting:

Alberta Career Development and Employment
Immigration and Settlement Branch
14th Floor, Park Square
10001 Bellamy Hill
Edmonton, Alberta
T5J 3W5

Telephone: (403) 427-0537

For additional information regarding designated trades in Alberta, contact:

Alberta Career Development and Employment
Apprenticeship and Trade Certification
21st Floor, Park Square
10001 Bellamy Hill
Edmonton, Alberta
T5J 3W5

Telephone: (403) 427-8765

CONDITIONS OF EMPLOYMENT

Every person who works in Canada is required to have a social insurance number. This nine-digit number is used for identification in all employment related matters, such as payroll deductions for income tax, unemployment insurance and the Canada Pension Plan, as well as other government administered social benefits. An application for a social insurance number may be obtained at a Canada Employment Centre.

Employment Standards...

Employees and employers in Alberta have both rights and responsibilities. The Employment Standards Act establishes employment standards provisions for the work place, including regulations affecting such areas as minimum wages, hours of work, overtime, days of rest, vacations with pay, general holiday pay, employment of adolescents and young persons, maternity leave, notice of termination of employment, and statements of earnings and deductions.

For specific information regarding employment standards, contact the Employment Standards Branch, Alberta Labour at:

403, 10339 - 124 Street
Edmonton, Alberta
T5N 3W1
Telephone: (403) 427-3731

or

Deerfoot Junction
Tower III
3300, 1212 - 31 Avenue N.E.
Calgary, Alberta
T2E 7S8
Telephone: (403) 297-4339

Human Rights...

The Alberta Individual's Rights Protection Act prohibits discrimination in employment, tenancy, and the provision of goods and services to the public. The prohibited grounds of discrimination include race, religious beliefs, color, sex, physical disability, ancestry and place of origin. Age (18 years old and over), marital status, equal pay, and pregnancy (when employed) are also protected grounds in the area of employment.

For more information about human rights, contact the Alberta Human Rights Commission at:

801, 10010 - 109 Street
Edmonton, Alberta
T5J 3S8
Telephone: (403) 427-7661

or

1333 - 8 Street S.W.
Calgary, Alberta
T2R 1M6
Telephone: (403) 297-6571

Workers' Compensation...

In most industries in Alberta, workers who suffer disablement as the result of an accident while working or a work-related illness are eligible for benefits. Farming and ranching are exempt, as are professional athletes. Compensation takes the form of cash payments for the period of inability to work, as well as any required rehabilitation services.

Immigrants are entitled to receive workers' compensation from the time they start to work in Alberta, providing they are employed in an industry or occupation covered by the Workers' Compensation Act.

For more information regarding workers' compensation, contact the Workers' Compensation Board office at:

9912 - 107 Street
Edmonton, Alberta
T5J 2S5
Telephone: (403) 427-1100

or

132 - 16 Avenue N.E.
Calgary, Alberta
T2E 1J5
Telephone: (403) 297-3460

Professional Qualifications...

The practice of most professions in Canada is regulated by professional associations or provincial government legislation. Professionals immigrating to Alberta should have their qualifications assessed by the appropriate licensing body. In some cases, professionals may qualify for entry into their profession only after additional training, a term of work experience, or examination. The publication containing addresses for professional licensing bodies, "Directory: Certification and Regulation Bodies for Professions and Occupations in Alberta," may be obtained by contacting:

Alberta Career Development and Employment
Immigration and Settlement Branch
14th Floor, Park Square
10001 Bellamy Hill
Edmonton, Alberta
T5J 3W5

Telephone: (403) 427-0537

TAXATION

Income Taxes...

Almost all working Canadians pay both federal and provincial income taxes. The amount of income tax levied by the Province of Alberta is the lowest in Canada. The federal government (Revenue Canada, Taxation) collects personal income tax on behalf of the provinces so that only one personal income tax return form is required.

Before April 30 of each year, all taxpayers must file an income tax return form which accurately calculates the preceding year's tax on income. If too much income tax has been deducted in the previous year, a refund will be issued. If there has been an underpayment, the balance is due on or before April 30.

Most personal income tax is paid as the income is earned. During the year, the employer deducts income tax, Canada Pension Plan contributions, and Unemployment Insurance Program premiums from each pay cheque and forwards these deductions directly to Revenue Canada, Taxation. Self-employed persons send in quarterly instalments of their anticipated income based on either the prior year's income or an estimate of the current year's income. Farmers and fishermen pay two-thirds of their tax by December 31 of each year, and the remainder before April 30 in the following year.

Canadians do not pay tax on their entire personal income. Specified basic personal exemptions and deductions can be made from the total income to arrive at a "taxable income" figure. The following tax regulations are of special interest to new residents of Canada.

- an income tax return must be filed even when an individual has been resident in Canada during only part of the year, and
- income received from all sources, both inside and outside Canada, is taxable and is to be reported.

Corporate income taxes vary according to the size, type and net income of the establishment. While various allowable deductions apply to most businesses, certain industrial sectors may be eligible for specific tax incentives.

Taxation regulations can be very complex, particularly for businesses. For further information about taxation, consult with a tax accountant, or contact:

Revenue Canada, Taxation
District Taxation Office
Canada Place
9700 Jasper Avenue
Edmonton, Alberta
T5J 4C8
Telephone: (403) 420-3510

or

Revenue Canada, Taxation
District Taxation Office
220 - 4 Avenue S.E.
Calgary, Alberta
T2J 0L1
Telephone: (403) 292-4101

Municipal Taxes...

Each municipality is responsible for providing local services such as education, police and fire protection, construction and maintenance of roads, and parks and recreation programs and facilities. To pay for these services, taxes are levied based on the assessed value of buildings and properties, and businesses are liable for a business tax. More specific information regarding municipal taxes may be obtained from local governments in cities, towns and rural municipalities.

Sales Tax...

Unlike other Canadian provinces, Alberta does not levy a provincial sales tax. The federal government collects a sales tax on the sale of manufactured products such as liquor, cigarettes and gasoline, which is included in the selling price.

For information regarding subjects not covered in this publication, please contact:

Alberta Career Development and Employment
Immigration and Settlement Branch
14th Floor, Park Square
10001 Bellamy Hill
Edmonton, Alberta
T5J 3W5

Telephone: (403) 427-0537
Telex: 0636700848
Facsimile: (403) 422-0126

or

Alberta Career Development and Employment
Immigration and Settlement Branch
3rd Floor, 1015 Centre Street N.W.
Calgary, Alberta
T2E 2P8

Telephone: (403) 297-6247
Telex: 038-27700

or

Government of Alberta
Rooms 1003-4, Tower II
Admiralty Centre, Harcourt Road
Central, Hong Kong

Telephone: 011-852-5-284-729
Telex: 802-61961 +
Facsimile: 011-852-5-298-115

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